

Exhibit A

DEFENSE PROPOSED STIPULATIONS (AGREED TO BY GOVERNMENT)

I) BOGGS, JAMES & FRAN

A) TAX YEAR 2017

(a) Mrs. Boggs uploaded the following documents into SmartVault on February 22, 2018:

- (1) Annual Client Information Sheet
- (2) Spreadsheet titled "2017 Misc Expenses"
- (3) Spreadsheet titled "Cruise Planners Expenses 2017"
- (4) A letter from "Risen Savior Lutheran Church" showing \$480 in contributions.
- (5) Two Forms 1098 Mortgage Interest Statements from Wells Fargo Bank
- (6) A Form 1099-MISC from CP Franchising LLC for \$18,374.13
- (7) Four (4) Forms W-2

(b) Boggs was interviewed over the phone by a Castro & Co. employee, on Wednesday, February 28, 2018.

(c) The 2017 Tax Proposal received by Mrs. Boggs stated, "Because you had business expenses, \$39,413 in itemized deductions, \$8100 in exemptions, \$15,406 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$4499, you will be receiving a net federal income tax refund of \$4,861."

(d) On Monday, March 5, 2018, Mrs. Boggs sent an email to Mr. Castro that stated "Hi John, We approve of the proposal. Thank you for your services. Fran"

(e) The email came from the email address "FBoggs@CruisePlanners.com"

(f) Fran Boggs' email signature lists a domain:
<https://www.cornerstonecruiseplanners.com>

(g) On March 7, 2019, Fran Boggs received an email confirming her 2017 federal income tax return had been filed.

B) TAX YEAR 2018

(a) On February 24, 2019, Mrs. Boggs uploaded the Annual Client Information Sheet into her SmartVault account.

(b) On April 6, 2024, Mrs. Boggs uploaded the following documents into SmartVault:

- (1) Spreadsheet titled "2018 Misc Expenses"
- (2) Spreadsheet titled "Cruise Planners Expenses 2018"
- (3) A Form 1098 Mortgage Interest Statement

- (4) A Form 1099-MISC from Cruise Planners Holdings Inc. for \$16,401.44
 - (5) Three (3) Forms W-2
- (c) Boggs was interviewed over the phone by a Castro & Co. employee, on April 10, 2019.
- (d) The 2018 Tax Proposal received by Mrs. Boggs stated, "Because you had business expenses, \$24,000 as a standard deduction, \$16,557 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$2,999, you will be receiving a net income tax refund of \$8,464."
- (e) On April 14, 2019, Mrs. Boggs emailed Mr. Castro and stated, "We approve the proposal. Thank you."
- (f) On April 16, 2019, Mrs. Boggs received an email confirming her 2018 federal income tax return had been filed with and accepted by the IRS.

C) TAX YEAR 2019

- (a) Between March 4 – 9, 2020, Mrs. Boggs uploaded the following documents into her SmartVault account:
 - (1) Spreadsheet titled "2019 Misc Expenses"
 - (2) Spreadsheet titled "Cruise Planners Expenses 2019"
 - (3) Two Forms 1098 Mortgage Interest Statements
 - (4) A Form 1099-MISC from Cruise Planners Holdings Inc. for \$13,070.88
 - (5) Three (3) Forms W-2
 - (6) Two Forms 1095-C
 - (7) A Form 1099-R
- (b) On March 16, 2020, Mrs. Boggs received an email from Celeste Aguirre, an employee of Castro & Co., instructing her to click a link to complete a "new online-based virtual tax interview program."
- (c) Boggs completed the internet-based annual tax interview on March 16, 2020.
- (d) Boggs recalls that the internet-based annual tax interview contained a series of videos and text that asked a lot of questions.
- (e) The 2019 Tax Proposal received by Mrs. Boggs from Ms. Hunt stated, "Because you had business and job-related expenses unreimbursed under the agreement you have with your employer, \$24,400 as a standard deduction, \$13,795 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$999, you will be receiving a net income tax refund of \$9,449."

II) CLAYTON, PAUL

A) TAX YEAR 2017

- (a) On April 8, 2018, Mr. Clayton uploaded into SmartVault the following documents:
- (1) 2017 Annual Client Information Sheet
 - (2) 2017 Form W-2 from Discovery Church
 - (3) 2017 Form W-2 from Viking Holding Company
 - (4) 2017 Form 1099-MISC for Nonemployee Compensation from First Baptist Church
 - (5) 2017 Form 1099-MISC for Nonemployee Compensation from Brother Entertainment LLC
- (b) A Castro & Co. employee, interviewed Mr. Clayton on April 13, 2018.
- (c) Mr. Clayton received a proposal from Mr. Castro that stated, "Because you had business expenses, \$18,878 in itemized deductions, \$12,150 in exemptions, \$9877 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$200 retirement savings tax credit and a \$1000 child tax credit, less our fee of \$2999, you will be receiving a net income tax refund of \$6,385."
- (d) Mr. Clayton received an email from Mr. Alfonso Garza on May 29, 2018, that stated, "Hi Mr. Clayton, All returns from 2015-2017 have been uploaded to your SmartVault account. You can review them at your earliest convenience. Please feel free to reach out to us in the future for any tax matters. Thank you."

III) KARAVANGELOS, CHRISTIAN

A) TAX YEAR 2017

- (a) On March 8, 2018, Mr. Karavangelos uploaded the following documents to SmartVault:
- (1) TY2017 Annual Client Information Sheet
 - (2) A single PDF containing a Form W-2 for Christian, a Form W-2 for Ciara, a Form 1099-MIC for Ciara, a Form 1098 Mortgage Interest Statement, a Letter from CRU Stating Annual Charitable Contributions, a Letter from Discovery Church to Christian for his Annual Charitable Contributions, a Letter from Discovery Church to Ciara for his Annual Charitable Contributions, a Letter from Z88.3FM to Ciara for Annual Charitable Contributions, and a Letter from Avalon Church to Ciara for Annual Charitable Contributions.
- (b) An employee of Castro & Co. interviewed Karavangelos on Thursday, March 15, 2018.

- (c) On March 15, 2018, a “2017 Business Income” spreadsheet was uploaded into Mr. Karavangelos’ SmartVault account.
- (d) Mr. Karavangelos received a proposal from Mr. Castro that stated, “Because you had \$39,010 in itemized deductions, \$12,150 in exemptions, \$5,894 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$200 retirement savings credit and a \$1,000 child tax credit, less our fee of \$1999, you will be receiving a net income tax refund of \$4,172.”
- (e) On March 24, 2018, Mr. Karavangelos emailed Mr. Castro and stated, “We approve the proposal. Please file on our behalf. Thank you!”

B) TAX YEAR 2018

- (a) On February 22, 2019, Mr. Karavangelos uploaded the TY2018 Annual Client Information Sheet, a Form W-2, and a PDF titled “Giving Docs” that contained statements from three charitable organizations into his SmartVault account.
- (b) On March 5, 2019, Mr. Karavangelos uploaded a Form 1098, Mortgage Interest Statement.
- (c) On March 23, 2018, Mr. Karavangelos received a proposal from Mr. Castro that state, “Because you had business and job-related expenses unreimbursed under the agreement with your employer, \$24,000 as a standard deduction [sic], \$4,141 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$1000 retirement saving credit, a \$1,533 child tax credit , and a \$413 earned income credit, less our fee of \$1,499, you will be receiving a net income tax refund of \$4,455.”
- (d) On March 18, 2019, Mr. Karavangelos replied to Mr. Castro and stated, “We approve this proposal. Please file on our behalf. Thanks.”
- (e) On September 27, 2018, Mr. Karavangelos received an email from Joshua Scott Milam, J.D., LL.M., an employee of Castro & Co., offering to schedule a call to discuss his “current year’s tax return, your upcoming year’s tax return, tax questions related to a business venture you may be considering, a major purchase or sale that might be upcoming for you, or any other tax questions you may have.” Mr. Karavangelos never replied to email.

C) TAX YEAR 2019

- (a) Between March 14 – 16, 2020, Mr. Karavangelos uploaded the following documents into SmartVault:

- (1) TY2019 Annual Client Information Sheet.
 - (2) "2019 Business Income" spreadsheet.
 - (3) A PDF titled "Karavangelos_AY2019_Tax Docs" that contained two Forms W-2 and charitable statements.
 - (4) A PDF titled "Tax Document" that was his Form 1098 Mortgage Interest Statement.
- (b) On March 14, 2020, Mr. Karavangelos emailed Alfonso Garza to express interest in the offer of a \$500 discount to use the 2019 Virtual Tax Interview.
- (c) On March 14, 2020, Mr. Karavangelos received an email from Celeste Aguirre, an employee of Castro & Co., with a link to access the Virtual Tax Interview.
- (d) On April 2, 2020, Mr. Karavangelos received a proposal from Mr. Castro that, among other things, stated, "Because you had business expenses, job-related expenses unreimbursed under the agreement you have with your employer, \$24,400 as a standard deduction, \$5,827 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$3526 earned income tax credit and a \$1400 child tax credit, less our fee of \$2999, you will be receiving a net income tax refund of \$7,754."
- (e) On April 3, 2020, Mr. Karavangelos replied to Mr. Castro and stated, "We are satisfied with the proposal. Please file on our behalf. Thanks!"

IV) QUIGLEY, BRIAN

A) TAX YEAR 2017

- (a) Between January 24 – 31, 2018, Mr. Quigley uploaded his tax documents into SmartVault.
- (b) On February 2, 2018, Mr. Quigley and Mr. Castro exchange a series of emails regarding Mr. Castro's confusion regarding codes in Box 12 of Mr. Quigley's Form W-2.
- (c) On Friday, February 2, 2018, Mr. Quigley received a call from an employee of Castro & Co., for the annual tax interview.
- (d) On February 7, 2018, Mr. Quigley received a proposal from Mr. Castro that stated, "Because you had \$27,042 in itemized deductions, \$20,250 in exemptions, \$2337 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$3000 child tax credit, less our fee of \$999, you will be receiving a net federal income tax refund of \$3,480."
- (e) On February 7, 2018, Mr. Quigley replies to Mr. Castro and stated, "We approve the proposal."

V) RIVERA, LINDA

A) TAX YEAR 2017

- (a) Between February 4, 2018 – February 7, 2018, Linda Rivera uploaded her tax documents into SmartVault.
- (b) The data was acquired over the phone on March 13, 2018 using the 2017 Tax Interview Packet.
- (c) On March 21, 2018, Ms. Rivera received a proposal from Castro & Co. that stated, “Because you had \$32,787 in itemized deductions, \$4050 in exemptions, \$6399 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$2999, you will be receiving a net income tax refund of \$165.”
- (d) On March 21, 2018, Ms. Rivera replied to Mr. Castro and stated, “I approve this Proposal. Thank you, Linda Rivera.”

B) TAX YEAR 2018

- (a) Between February 19, 2019 – March 9, 2019, Linda Rivera uploaded their tax documents into SmartVault.
- (b) The data was acquired on Saturday, March 9, 2019.
- (c) On March 21, 2019, Ms. Rivera received a proposal from Castro & Co. that stated, “Because you had job-related expenses unreimbursed under the agreement with your employer, \$16,400 in itemized deductions, \$3,797 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$244 retirement savings contributions credit, less our fee of \$1,999, you will be receiving a net income tax refund of \$1,798.”
- (d) On March, 22, 2019, Ms. Linda Rivera replied to Mr. Castro and stated “Good Morning, I accept this proposal Mr. Castro. Thank you, Linda Rivera.”

C) TAX YEAR 2019

- (a) Between February 3, 2020 – March 2, 2020, Linda Rivera uploaded their tax documents into SmartVault.
- (b) The data was acquired over the phone on February 15, 2020, using the 2019 Tax Interview Packet.
- (c) On February 29, 2020, Ms. Rivera received a proposal from Castro & Co. that stated, “Because you had business expenses, \$17,529 in itemized deductions, \$3,263 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$289 retirement savings tax credit, less our fee of \$1999 discounted by

\$500 down to \$1499 for using Ai Tax, you will be receiving a net income tax refund of \$1,764.

(d) On February, 29, 2020, Ms. Rivera replied to Mr. Castro and stated “I accept your proposal. Thank you. Linda Rivera.”

(e) On March 1, 2020, Ms. Rivera received an email confirming the 2019 return was filed.

VI) SOLA, JAVIER

A) TAX YEAR 2017

(a) On February 2, 2018, Mr. Sola uploaded their tax documents into SmartVault.

(b) The data was acquired over the phone on Monday, February 5, 2018 using the 2017 Tax Interview Packet.

(c) On February 7, 2018, Mr. Sola received a proposal from Castro & Co. that stated, “Because you had business expenses, \$26,538 in itemized deductions, \$16,200 in exemptions, \$2339 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$3427 earned income credit and a \$2000 child tax credit, less our fee of \$1499, you will be receiving a net federal income tax refund of \$6,267.

(d) On February 7, 2018, Mr. Sola replied to Mr. Castro stated “Thank you for the information. We would like to move forward with this proposal. We appreciate all your help.”

(e) On February 13, 2018, Mr. Sola received an email confirming their 2017 return was filed.

B) TAX YEAR 2018

(a) Between February 8, 2019 – February 15, 2019, Mr. Sola uploaded their tax documents onto SmartVault.

(b) The data was acquired over the phone on Tuesday, February 12, 2019, using the 2018 Tax Interview Packet.

(c) On February 20, 2019, Mr. Sola received a proposal from Castro & Co. that stated, “Because you had job-related expenses unreimbursed under the agreement with your employer, \$24,000 as a standard deduction, \$11,563 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$6394 earned income tax credit and a \$3305 child tax credit, less our fee of \$999, you will be receiving a net income tax refund of \$10,564.

- (d) On February 21, 2019, Mr. Sola replied to Mr. Castro stated “Thank you! We would like to move forward with the proposal.”
- (e) On February 26, 2019, Mr. Sola received an email confirming the 2018 return was filed.

C) TAX YEAR 2019

- (a) Between January 29, 2020 – January 31, 2020, Mr. Sola uploaded their tax documents into SmartVault.
- (b) The data was acquired over the phone on Friday, January 31, 2020, using the old 2018 Tax Interview Packet.
- (c) On February 19, 2020, Mr. Sola received a proposal from Castro & Co. that stated, “Because you had business expenses, job-related expenses unreimbursed under the agreement you have with your employer, \$24,400 as a standard deduction / in itemized deductions, \$610 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$6,557 earned income tax credit, less our fee of \$4499, you will be receiving a net income tax refund of \$6868.
- (d) On February 19, 2020, Mr. Sola replied to Mr. Castro stated “Thank you for this proposal. This is great news! We accept this proposal and will like to proceed with this result.”
- (e) On March 4, 2020, Mr. Sola received an email confirming the 2019 return was filed.

VII) TOZETO RAMOS, FABIO

A) TAX YEAR 2019

- (a) Between July 7, 2020 – July 8, 2020, Mr. Tozeto Ramos uploaded their tax documents into SmartVault.
- (b) The data was acquired via the 2019 Virtual Tax Interview.
- (c) On July 10, 2020, Mr. Ramos received a proposal from Tiffany Michelle Hunt, J.D., LL.M., that stated, “Because you had business, rental, and job-related expenses unreimbursed under the agreement you have with your employer, \$24,400 as a standard deduction and \$7 as a qualified business income, \$50,047 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$4,500 Dependent Tax credit, less our fee of \$7,999, you will be receiving a net income tax refund of \$13,609.

- (d) On July 15, 2020, Mr. Ramos replied to Tiffany stated “Hi Tiffany. Thank you for the call and clarifying my questions. I appreciate your time in this busy time of the year. I’m happy with the proposal, please go ahead and file my 2019 tax return. I’m looking forward to the annual client review and planning calls. Kind regards, Fabio.”

VIII) TURATTI, FEDERICO

A) TAX YEAR 2017

- (a) Between February 16, 2018 – February 26, 2018, Mr. Turatti uploaded their tax documents into SmartVault.
- (b) A Castro & Co. employee conducted the interview on February 19, 2018.
- (c) On February 25, 2018, Mr. Turatti received a proposal from Castro & Co. that stated, “Because you had \$96,864 in itemized deductions, \$3888 in exemptions, \$90,510 in federal and \$14,588 in state tax anticipatorily withheld from your pay throughout the year, less our fee of \$7999, your net out-of-pocket expense is only \$5,681.”
- (d) On February 26, 2018, Mr. Turatti received a revised proposal from Castro & Co. that stated, “Because you had \$97508 in itemized deductions, \$3888 in exemptions, \$90,510 in federal and \$14,588 in state tax anticipatorily withheld from your pay throughout the year, less our fee of \$7499, you will be receiving a net combined federal and state income tax refund of \$6,172.”
- (e) On February 26, 2018, Mr. Turatti replied to Mr. Castro and stated “John, I accept this proposal. Please file on your behalf. I would like to understand what went wrong here, as that is a significant change from your first proposal and I’m a little surprised that it was not caught on review. I would rather do without this stress in the future. Thanks for attending to this so quickly. Fred.”
- (f) On February 28, 2018, Mr. Turatti received an email confirming the 2017 return was filed.

B) TAX YEAR 2018

- (a) Between January 30, 2019 – February 25, 2019, Mr. Turatti uploaded their tax documents into SmartVault.
- (b) The data was acquired over the phone on February 25, 2019, using the 2018 Tax Interview Packet.
- (c) On March 12, 2019, Mr. Turatti received a proposal from Castro & Co. that stated, “Because you had business and job-related expenses unreimbursed under

the agreement with your employer, \$45,675 in itemized deductions, \$33,381 in federal and \$14,905 in state tax anticipatorily withheld from your pay throughout the year as well as a \$4,000 child care credit, less our fee of \$20,999, you will be receiving a net combined federal and state income tax refund of \$29,688.”

(d) On March 12, 2019, Mr. Turatti replied to Mr. Castro and stated “I approve this proposal, and authorize you to lodge it on our behalf. Can I also please confirm that you are lodging the FBAR on my behalf? Thank you again for your great work. I’m very, very pleased with your work for me.”

(e) On March 14, 2019, Mr. Turatti received an email confirming the 2018 return was filed.

C) TAX YEAR 2019

(a) Between February 16, 2020 – March 9, 2020, Mr. Turatti uploaded their tax documents into SmartVault.

(b) On March 22, 2020, Mr. Turatti received a proposal from Castro & Co. that stated, “Because you had business expenses, \$24,400 as a standard deduction, \$61,021 in federal and \$27,875 in state tax anticipatorily withheld from your pay throughout the year as well as a \$4000 child tax credit, less our fee of \$24,999, you will be receiving a net combined federal and state income tax refund of \$37,723.”

(c) On March 22, 2020, Mr. Turatti replied to Mr. Castro and stated “John, Alfonso: Thank you very much. I accept this proposal. Please file on my behalf. I sincerely hope you, your families, and your employees are doing as well as expected under these tough circumstances. Warm regards, Fred Turatti.”

IX) WELLS, CRYSTAL

A) TAX YEAR 2017

(a) Between March 27, 2018 – March 28, 2018, Ms. Wells uploaded their tax documents into SmartVault.

(b) The data was acquired over the phone, J.D., LL.M., on Saturday, March 24, 2018 using the 2017 Tax Interview Packet.

(c) On March 31, 2018, Ms. Wells received a proposal from Castro & Co. that stated, “Because you had \$27,498 in itemized deductions, \$4050 in exemptions, \$2801 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$1499, you will be receiving a net income tax refund of \$529.”

(d) On April 5, 2018, Ms. Wells replied to Mr. Castro and stated “Yes I accept this proposal. Thank you very much!”

(e) On April 6, 2018, Ms. Wells received an email confirming the 2017 return was filed.

B) TAX YEAR 2018

(a) Between March 1, 2019 – March 16, 2019, Ms. Wells uploaded their tax documents into SmartVault.

(b) The data was acquired over the phone on March 14, 2019, using the 2018 Tax Interview Packet.

(c) On March 30, 2019, Ms. Wells received a proposal from Castro & Co. that stated, “Because you had job-related expenses unreimbursed under the agreement with your employer, \$12,000 as a standard deduction, \$1,730 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$500, you will be receiving a net income tax refund of \$19.”

(d) On April 12, 2019, Ms. Wells replied to Mr. Castro and stated “Hello, I accept my proposal of \$19. Thank you, Crystal.”

(e) On April 12, 2019, Ms. Wells received an email confirming the 2018 return was filed.

C) TAX YEAR 2019

(a) Between April 5, 2020 – April 9, 2020, Ms. Wells uploaded their tax documents into SmartVault.

(b) The data was provided by Crystal Wells on April 9, 2020, using the 2019 Virtual Tax Interview.

(c) On April 23, 2020, Ms. Wells received a proposal from Tiffany Michelle Hunt, J.D., LL.M., that stated, “Because you had job-related expenses unreimbursed under the agreement you have with your employer, \$13,893 in itemized deductions, \$3,576 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$144 retirement savings contribution credit, less our fee of \$999, you will be receiving a net income tax refund of \$1,214.”

(d) On April 30, 2020, Ms. Wells replied to Tiffany Hunt and stated “Ok thank you so much! I accept both returns. Do you have my daughters account number or will you be depositing her refund into my account as well? My only other questions I have is Was I able to claim anything on my daughter because she lives with me and is a full time college student?”

- (e) On April 22, 2020, Ms. Wells received an email confirming the 2019 return was filed.

X) ZILINSKI, JOSEPH

A) TAX YEAR 2017

- (a) Between March 6, 2018 – March 19, 2018, Mr. Zilinski uploaded their tax documents into SmartVault.
- (b) The data was acquired over the phone on Friday, March 9, 2018, using the 2017 Tax Interview Packet.
- (c) On March 18, 2018, Mr. Zilinski received a proposal from Castro & Co. that stated, “Because you had \$32,644 in itemized deductions, \$8100 in exemptions, \$5837 in federal tax anticipatorily withheld from your pay throughout the year, less our fee of \$1499, you will be receiving a net income tax refund of \$362.”
- (d) On March 18, 2018, Mr. Zilinski replied to Mr. Castro and stated “Good Evening John, We approve the proposal and would like to proceed with filing. Attached is our banking information. Please let us know if you need anything else. Thank you, Joseph and Kayla Zilinski.”
- (e) On March 19, 2018, Mr. Zilinski received an email confirming the 2017 return was filed.

B) TAX YEAR 2018

- (a) Between February 14, 2019 – February 27, 2019, Mr. Zilinski uploaded their tax documents onto SmartVault.
- (b) The data was acquired over the phone on Saturday, March 9, 2019, at 4pm CT using the 2018 Tax Interview Packet.
- (c) On March 21, 2019, Mr. Zilinski received a proposal from Castro & Co. that stated, “Because you had job-related expenses unreimbursed under the agreement with your employer, \$24,000 as a standard deduction, \$5,411 in federal tax anticipatorily withheld from your pay throughout the year as well as \$52 retirement savings contribution credit, less or fee of \$1,999, you will be receiving a net income tax refund of \$638.”
- (d) On March 22, 2019, Mr. Zilinski replied to Mr. Castro and stated “Good Morning John, Thank you for contacting us about our 2018 tax return. We would like to accept & move forward with this proposal. Thank you for your time and hope you have a great week!”

- (e) On March 26, 2019, Mr. Zilinski received an email confirming the 2018 return was filed.

C) TAX YEAR 2019

- (a) Between February 4, 2020 – February 9, 2020, Mr. Zilinski uploaded their tax documents into SmartVault.
- (b) The data was provided by Joseph Zilinski on Thursday, February 24, 2020, after he completed the 2019 Tax Interview Packet
- (c) In March 10, 2020, Mr. Zilinski received a proposal from Castro & Co. that stated, “Because you had job-related expenses unreimbursed under the agreement you have with your employer, \$24,400 as a standard deduction, \$5,023 in federal tax anticipatorily withheld from your pay throughout the year as well as a \$49 retirement savings tax credit, less our fee of \$1999, you will be receiving a net income tax refund of \$1,088.”
- (d) On March 11, 2020, Mr. Zilinski received an email confirming the 2019 return was filed.